



O.F. AND BEATRICE JOHNSON were two of Camas' earliest business pioneers. O.F. Johnson was responsible for Camas' first bank. (Top) Johnson is seen with his father-in-law Emil Bauman who invested \$5,000 to get the business started. (Photos courtesy of Sally Alves)

## O.F. Johnson decided small paper mill town best place to open bank

By SALLY ALVES

Oscar Franklin Johnson was born June 6, 1880, in Sherburn, Minn., the son of Perry Gustav Johnson and Anna Christina Johanson. The older Johnsons were from Sweden; Perry born in 1843 in Gothenburg, and Anna in 1842 in Grolanda. Perry, a farmer, was a small, slender, quiet man with a moustache. Anna was fair and petite. In 1867, while still newly married, the couple decided to leave Sweden and try their luck in America.

They picked Minnesota because it was a good state for farming and they were able to homestead property there. Perry built a small sod house with one door and two windows and he and Anna started to raise a family. O.F. Johnson was born in this modest house.

The Johnsons did well on their farm and soon were able to move to Dunnell, Minn., where they built a large, beautiful home on 640 acres. This home still stands today. Perry and Anna were of the Lutheran religion and became so successful on their farm that they were able to donate land for the new Lutheran church at Dunnell. Perry Johnson truly became a "gentleman farmer."

Unfortunately, when Oscar was but five, his still young mother died six days after giving birth to her fifth child. She was only 43. This left Perry, who lived to be 91, with a family of five young children which included four sons. Everyone had to pitch in and help with the work, which meant arising at dawn's first light and working until dinner. Oscar learned to hate farming.

When he wasn't working on the farm, O.F. went to schools in Sherburn, graduating from Sherburn High School. Although O.F. loved music and wanted to learn as much as he could about it, he wasn't allowed to because it was considered a "sissy subject."

After each of his four sons graduated from high school, Perry Johnson offered them one quarter of his farm land if they would stay home and farm. Much to his disappointment, however, there were no takers. O.F. Johnson set out on the career path of becoming a banker.

To prepare for his intended career, O.F. spent four years attending Highland Park College in Des Moines, Iowa, and Tolland Business College at Fairmont, Minn., taking specialized training in financial matters. Armed with his college credentials, he got a job as a cashier at a bank in Ceylon, Minn. Although his starting salary was just \$25 a month, the job provided an unexpected bonus — a piano was tucked away in the back room next to the vault. O.F. would stay after work, teaching himself how to play and making up little tunes.

That's where he met Amelia Beatrice Bauman, a lovely young lady of German heritage from Nebraska. Amelia, who preferred to be known as Beatrice, was the daughter of Emil Bauman, born in 1847 in Germany, and Katherine Rozenkranz Bauman, born 1850 in Germany. They too had immigrated to the U.S. where Emil became a successful lumberman.

Beatrice and O.F. were both 24 years old, tellers at the bank, and shared a love of music. She had graduated from Cedar Falls College in Iowa, and had taught school in Ceylon where she was elected principal of the schools. At the time Beatrice met O.F., she had recently resigned her position with the school district because employment in a bank was considered "a broader life experience" and paid more money. Beatrice played an accomplished piano and sang with a lovely lilting voice. The couple soon became engaged.

O.F. had a friend at the bank, Robert "Bob" Carmack who grew tired of Minnesota and moved out west to Kent, Wash. Carmack bought a small grocery store in the town just a few miles from Seattle and did so well he wrote a long letter to his friend extolling the great opportunities in the West.

Finally, no longer able to resist his friends offer of adventure and great wealth, O.F. took a leave of absence from the bank and traveled to Seattle. Upon arriving, he contacted an employment agency that was able to find him a job with the Chehalis County Bank in Aberdeen. He started his new job at the prestigious sum of \$100 per month, the double what he was making at the Ceylon bank.

So, in 1906, Johnson moved to Aberdeen, a booming lumbering village, to establish himself before sending for Beatrice. Soon he was established and ready to be married. A 1907 wedding announcement in the Aberdeen paper states "His fiancée immediately came to him like a sensible girl, and they were married in the Hoquiam home of Beatrice's old schoolmate, Mrs. L.A. Benedict." The young married couple set up housekeeping in a small house in Aberdeen where they paid \$20 per month rent.

Although he enjoyed his cashier's work in Aberdeen, O.F. was smart enough to realize the potential of owning his own bank in the new Western Territory. Not one to stand still for long, he investigated 20 towns in Washington and Oregon to find the best possibility for starting his own bank. Lucky for Camas, O.F. felt the best place to set up his banking business was the small but bustling paper mill town.

So, in January 1908, when O.F. and Beatrice were both 28, they arrived by

riverboat at what was to become their lifetime home. The pilot of the boat said to O.F., "I think you are making a mistake in starting a bank in Camas because Washougal has a bank that is plenty for the surrounding country." One of their fellow travelers arriving in Camas on the same day was Roy Dobbs, who was to become a business associate and life-time friend. Both were bankers and Dobbs served as mayor while Johnson was treasurer of Camas.

The young couple stayed for awhile at the new Commercial Hotel (now Camas Hotel) but because Beatrice was pregnant they soon decided to rent a five room house on Fourth and Oneonta (now Garfield). The address of that house was 713 N.E. Fourth and it remains, slightly remodeled, at the same location.

Johnson immediately organized and began to build the first bank in the newly incorporated city with financial help from his father-in-law, Emil Bauman. Emil invested \$5,000, and O.F. put in \$1,000 to get the operation started. First, Johnson bought the lot at the Northwest corner of Fourth and Burton streets. Then, construction began on the fine brick building that faced the corner. It was the first brick building in Camas and caused quite a stir.

In record time (by today's standards), on Nov. 2, 1908, 11 months after arriving in town, Johnson opened the doors of the new Camas State Bank. H.H. Rosenberg was first president of the bank, J.H. Rosenberg was vice president, and O.F. Johnson became head cashier. Emil Bauman was a large stockholder. As cashier, O.F. paid himself \$100 a month, plus dividends at the newly opened bank. Beatrice worked with him as assistant cashier. Johnson was con-

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sidered an excellent judge of character and would make loans to farmers without collateral. He said he just knew that they were honest and would pay back the loans. His personal creed was "any man can succeed if he works hard and keeps honest." When Johnson went into the banking business his vow was to never smoke, drink, or swear.

Early in 1909, O.F. and Beatrice's first baby was born. What was to be a joyful day turned into tragedy. The doctor, newly arrived in town and in an apparently drunken condition, accidentally suffocated the baby as it was being born. The sad parents buried their first child, "Baby Johnson" in the Camas Cemetery. Fortunately, in the next few months, Beatrice was able to get pregnant again and in 1910, with the help of a doctor imported from Aberdeen, gave birth to a daughter, Winston Eleanor Johnson. She was to be their only child.

In 1910, the year electricity came to Camas, the Camas State Bank built an addition on the Cedar Street side, which Oscar rented out to the Camas Post. In 1911 the Camas Post listed Johnson as one of the town's leading citizens. At the time, he was town treasurer and also treasurer of the Commercial Club, which was a forerunner to the Chamber of Commerce.

O.F. Johnson decided to talk his old friend, Bob Carmack, into a new adventure —

moving to Camas. The past few years had been both good and bad for Carmack. He had married Johnson's niece from Minnesota and the young couple became parents in the town of Christopher, Wash. Carmack had made a good profit selling his Kent store and property, when the opportunity arose to buy a larger store in Christopher. The store was large success, unfortunately, the marriage was not and the couple divorced.

In 1911, Carmack was in need of a positive change in his life and his friend's offer was quickly accepted. He sold his Christopher store and headed toward Camas and the Camas Grocery Company which was located in a Johnson building next to the bank. He changed the store's name to Carmack's Camas Grocery and in no time was also one of the town's business leaders. A few months later, he rekindled an old friendship with Miss Daisy Wilhite of Tacoma and the couple were soon married. Carmack and Johnson remained friends, business neighbors, and fellow golfers until Carmack's death in 1938.

In 1912, with a growing daughter on their hands, the Johnsons decided to build their own home. The couple found a picture in the Oregonian of the home of their dreams. They contacted John Roffler, local home builder, and showed him the home they wanted. Roffler was able to copy the design and build the Johnsons a house "way out in



CAMAS' FIRST BANK was a marvel to local residents because it was also the first brick structure built in the area. (Photo courtesy of Sally Alves)

the woods" at 526 Whitman, now Hayes Street.

At about the same time, Beatrice's parents, Emil and Katherine Bauman, built a large home at the corner of Fifth and Whitman, next to the Johnsons. Both homes remain in fairly good condition between Fifth and Sixth on Hayes Street.

In 1915, Emil Bauman died. He had lived

to see his initial investment in the bank grow to momentous proportions.

By 1915, Camas State Bank was so successful it went national, becoming the First National Bank of Camas. The bank purchased the corner lot at Fourth and Clark (Adams) for \$1,000, a terribly high price in

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